

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sharon A. Kratzer  
 Debtor

Case No. 12-16922-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Sep 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2017.

db +Sharon A. Kratzer, 27 S. Carlisle Street, Allentown, PA 18109-2558  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 12812674 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982238, EL Paso, TX 79998)  
 12812677 +Citibank/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 12812678 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 12812679 +HSBC Bank Nevada, P.O. Box 2013, Buffalo, NY 14240-2013  
 12812680 +HSBC/Boscvos, P.O. Box 5253, Carol Stream, IL 60197-5253  
 12812681 +IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378  
 12812682 +RCN, 2124 Avenue C, Bethlehem, PA 18017-2120  
 12812684 +Verizon Pennsylvania, 500 Technology Drive, Weldon Springs, MO 63304-2225  
 12940984 +WELLS FARGO BANK, NA, ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014,  
 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203  
 12812685 +Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Sep 15 2017 04:01:35 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Sep 15 2017 04:01:09  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2017 04:01:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12812672 +E-mail/Text: EBNProcessing@afni.com Sep 15 2017 04:01:33 AFNI, P.O. Box 3097,  
 Bloomington, IL 61702-3097  
 12812673 +E-mail/Text: g20956@att.com Sep 15 2017 04:02:05 AT&T, P.O. Box 537104,  
 Atlanta, GA 30353-7104  
 12812675 +E-mail/Text: ebn@squaretwofinancial.com Sep 15 2017 04:01:43 CACH, LLC,  
 4340 S. Monaco. 2nd Flr., Denver, CO 80237-3485  
 12905216 E-mail/Text: bknotice@crgofusa.com Sep 15 2017 04:01:45  
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
 DALLAS, TX 75312-3203  
 12894992 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 15 2017 04:01:37 Jefferson Capital Systems LLC,  
 PO BOX 7999, SAINT CLOUD MN 56302-9617  
 12900102 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 15 2017 04:06:19  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 12812683 E-mail/Text: appebnmailbox@sprint.com Sep 15 2017 04:01:28 Sprint Nextel Correspondence,  
 Attn: Bankruptcy Dept., PO Box 7949, Overland Park, KS 66207-0949

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12812676\* +CACH, LLC, 4340 S. Monaco. 2nd Flr., Denver, CO 80237-3485

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: dlv  
Form ID: 138NEW

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JASON M. RAPA on behalf of Debtor Sharon A. Kratzer jrapa@rapalegal.com,  
mrapa@rapalegal.com/ssprouse@rapalegal.com/krapa@rapalegal.com  
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Sharon A. Kratzer  
Debtor(s)

Bankruptcy No: 12-16922-ref  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

400 Washington Street  
Suite 300  
Reading, PA 19601

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/14/17